

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

NICKI M. TODARO

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:19-23010

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 26, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/30/2019 and confirmed on 9/12/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		65,734.45
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		65,734.45

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	14,824.84	
Trustee Fee	3,166.26	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		17,991.10

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA Acct: 7894	0.00	19,535.45	0.00	19,535.45
	PNC MORTGAGE Acct:	0.00	0.00	0.00	0.00
	PNC BANK NA Acct: 7894	7,438.01	7,438.01	0.00	7,438.01
	WELLS FARGO BANK NA Acct: 2755	0.00	0.00	0.00	0.00
					26,973.46

Priority					
	DANIEL R WHITE ESQ AND TREMBA KINN Acct:	0.00	0.00	0.00	0.00
	NICKI M. TODARO Acct:	0.00	0.00	0.00	0.00
	ZEBLEY MEHALOV & WHITE PC(++) Acct:	3,500.00	3,500.00	0.00	0.00
	DANIEL R WHITE ESQ(++) Acct:	0.00	0.00	0.00	0.00
	ZEBLEY MEHALOV & WHITE PC(++) Acct: XXXXXXXXXXXXXXXXXXXXXXXX0/23	11,000.00	11,000.00	0.00	0.00
	DANIEL R WHITE ESQ AND TREMBA KINN Acct:	324.84	324.84	0.00	0.00

\*\*\* N O N E \*\*\*

Unsecured					
	WELLS FARGO BANK NA Acct: 2755	23,746.61	13,225.38	0.00	13,225.38
	AES/PHEAA Acct: 2611	0.00	0.00	0.00	0.00
	CAPITAL ONE BANK (USA) NA BY AMERIC. Acct: 6626	207.14	115.36	0.00	115.36
	COMENITY BANK Acct: 2734	0.00	0.00	0.00	0.00
	PORTFOLIO RECOVERY ASSOCIATES LLC	145.46	81.01	0.00	81.01

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1105				
	JEFFERSON CAPITAL SYSTEMS LLC*	919.67	512.20	0.00	512.20
	Acct: 2009				
	MERRICK BANK	705.43	392.88	0.00	392.88
	Acct: 9130				
	MONTGOMERY WARD**	288.89	160.89	0.00	160.89
	Acct: 2290				
	NAVIENT PC TRUST	10,502.00	5,848.95	0.00	5,848.95
	Acct: 6939				
	DAVID SHEBA DO	0.00	0.00	0.00	0.00
	Acct: 6402				
	SOUTHWESTERN ENDOSCOPY CENTER	0.00	0.00	0.00	0.00
	Acct: 6401				
	STONEBERRY	196.20	109.27	0.00	109.27
	Acct: 3C2G				
	PORTFOLIO RECOVERY ASSOCIATES LLC	171.60	95.57	0.00	95.57
	Acct: 2734				
	K JORDAN	88.34	49.20	0.00	49.20
	Acct: 3B2J				
	AMERIMARK	321.73	179.18	0.00	179.18
	Acct: 304A				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 8949				
	MANLEY DEAS KOCHALSKI LLC	0.00	0.00	0.00	0.00
	Acct:				
	TARA TODARO	0.00	0.00	0.00	0.00
	Acct:				
	POWERS KIRN LLC	0.00	0.00	0.00	0.00
	Acct:				
	MANLEY DEAS KOCHALSKI LLC	0.00	0.00	0.00	0.00
	Acct:				
	BRADLEY A KING ESQ	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	VORYS SATER SEYMOUR AND PEASE LLI	0.00	0.00	0.00	0.00
	Acct:				
	CARSON SMITHFIELD LLC	0.00	0.00	0.00	0.00
	Acct:				
	CREDIT COLLECTIONS USA	0.00	0.00	0.00	0.00
	Acct:				
	JEFFERSON CAPITAL SYSTEMS LLC*	0.00	0.00	0.00	0.00
	Acct:				
	PRAAG FUNDING LLC	0.00	0.00	0.00	0.00
	Acct:				
					20,769.89
TOTAL PAID TO CREDITORS					47,743.35

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TOTAL CLAIMED	
PRIORITY	0.00
SECURED	7,438.01
UNSECURED	37,293.07

Date: 02/26/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
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IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

NICKI M. TODARO

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-23010

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Nicki M. Todaro  
Debtor

Case No. 19-23010-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 27, 2024

User: auto  
Form ID: pdf900

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Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 29, 2024:

Recip ID	Recipient Name and Address
db	+ Nicki M. Todaro, P.O. Box 2, Newell, PA 15466-0002
15096487	+ David R. Sheba, D.O., 150 Wayland Smith Drive--Suite A, Uniontown, PA 15401-2677
15096488	Southwestern Endoscopy Center, 302 Spring Creek Lane--Lower Level, Uniontown, PA 15401-9069
15097460	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 28 2024 00:34:32	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15096474	^ MEBN	Feb 28 2024 00:27:40	AES/PHEAA, P.O. Box 8183, Harrisburg, PA 17105-8183
15115484	+ Email/Text: bankruptcy@sccompanies.com	Feb 28 2024 00:36:00	Amerimark, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15096475	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 28 2024 00:49:04	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
15104166	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 28 2024 00:35:13	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15096476	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 28 2024 00:34:32	Carson Smithfield, P.O. Box 9216, Old Bethpage, NY 11804-9016
15096477	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 28 2024 00:37:00	Comenity Bank, Attn: Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
15096478	+ Email/Text: ccusa@ccuhome.com	Feb 28 2024 00:36:00	Credit Collections, USA, 16 Distributor Drive--Suite 1, Morgantown, WV 26501-7209
15096479	Email/Text: bnc-bluestem@quantum3group.com	Feb 28 2024 00:39:00	Fingerhut, P.O. Box 1250, Saint Cloud, MN 56395-1250
15096480	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 28 2024 00:38:00	Jefferson Capital Systems, P.O. Box 7999, Saint Cloud, MN 56302-9617
15115482	+ Email/Text: bankruptcy@sccompanies.com	Feb 28 2024 00:36:00	K. Jordan, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15096481	Email/Text: amps@manleydeas.com	Feb 28 2024 00:36:00	Manley Deas Kochalski, LLC, P.O. Box 165028, Columbus, OH 43216-5028
15106811	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 28 2024 00:34:27	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15096482	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 28 2024 00:34:28	Merrick Bank, P.O. Box 9201, Old Bethpage, NY

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15096483	Email/Text: bankruptcy@sccompanies.com	Feb 28 2024 00:39:00	11804-9001 Montgomery Ward, 1112 7th Avenue, Monroe, WI 53566-1364
15115483	+ Email/Text: bankruptcy@sccompanies.com	Feb 28 2024 00:39:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15118351	Email/PDF: pa_dc_claims@navient.com	Feb 28 2024 01:14:39	Navient PC Trust c/o, Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640
15096484	Email/PDF: pa_dc_claims@navient.com	Feb 28 2024 00:49:20	Navient Solutions, Department of Education Loan Services, P.O. Box 9640, Wilkes Barre, PA 18773-9640
15136621	Email/Text: Bankruptcy.Notices@pnc.com	Feb 28 2024 00:36:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
15096485	Email/Text: Bankruptcy.Notices@pnc.com	Feb 28 2024 00:36:00	PNC Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
15096486	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 28 2024 00:49:04	Portfolio Recovery, 120 Corporate Boulevard, Norfolk, VA 23502
15136291	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 28 2024 00:35:20	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15096489	Email/Text: bankruptcy@sccompanies.com	Feb 28 2024 00:36:00	Stoneberry, P.O. Box 2820, Monroe, WI 53566-8020
15115485	+ Email/Text: bankruptcy@sccompanies.com	Feb 28 2024 00:36:00	Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15096490	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 28 2024 00:37:00	Victoria's Secret/Comenity Bank, Attn: Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
15100826	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 28 2024 00:34:03	Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
15602977	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 28 2024 00:34:03	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
15096491	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 28 2024 00:50:08	Wells Fargo Home Mortgage, P.O. Box 10335, Des Moines, IA 50306-0335

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr		WELLS FARGO BANK, N.A.
15118784	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15163299	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 29, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2024 at the address(es) listed below:**

Name	Email Address
Bradley A. King	on behalf of Creditor WELLS FARGO BANK N.A. bking@kingguiddylaw.com
Bradley A. King	on behalf of 3rd Party Plaintiff WELLS FARGO BANK N.A. bking@kingguiddylaw.com
Bradley A. King	on behalf of Defendant WELLS FARGO BANK N.A. bking@kingguiddylaw.com
Brian Nicholas	on behalf of 3rd Pty Defendant PNC Bank N.A. brian+ecf@briannicholas.com
Brian Nicholas	on behalf of Defendant WELLS FARGO BANK N.A. brian+ecf@briannicholas.com
Daniel R. White	on behalf of Plaintiff Nicki M. Todaro r63228@notify.bestcase.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Daniel R. White	on behalf of 3rd Party Plaintiff WELLS FARGO BANK N.A. r63228@notify.bestcase.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Daniel R. White	on behalf of 3rd Pty Defendant PNC Bank N.A. r63228@notify.bestcase.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Daniel R. White	on behalf of Counter-Defendant Nicki M. Todaro r63228@notify.bestcase.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Daniel R. White	on behalf of Debtor Nicki M. Todaro r63228@notify.bestcase.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Harry B. Reese	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
James Warmbrodt	on behalf of 3rd Pty Defendant PNC Bank N.A. bkgroup@kmlawgroup.com
Jill Manuel-Coughlin	on behalf of Defendant WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
Jill Manuel-Coughlin	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
Michael P. Kruszewski	on behalf of Mediator Michael P. Kruszewski mkruszewski@leechtishman.com dbender@leechtishman.com;bankruptcy@leechtishman.com
Michael Paul Oliverio	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION mpoliverio@vorys.com, mjcoleman@vorys.com
Michael Paul Oliverio	on behalf of 3rd Pty Defendant PNC Bank N.A. mpoliverio@vorys.com, mjcoleman@vorys.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Rajeev K. Adlakha	on behalf of 3rd Pty Defendant PNC Bank N.A. rkadlakha@vorys.com
Ronda J. Winnecour	



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Total Noticed: 32

cmechf@chapter13trusteedpa.com

Scott A. Dietterick

on behalf of 3rd Pty Defendant PNC Bank N.A. amps@manleydeas.com

Stephen Russell Franks

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION amps@manleydeas.com

TOTAL: 23